

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

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JULIA JONES

08 0 CV - 4990 (RWS)

Plaintiff,

v.

**ANSWER TO ENDORSED  
COMPLAINT**

CREDIT BUREAU COLLECTION SERVICES, INC.  
S/H/A CBCS, VERIZON COMMUNICATIONS

**JURY DEMANDED**

Defendants.

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Defendant, Credit Bureau Collection Services, Inc. s/h/a  
CBCS by its attorneys, HOEY, KING, TOKER & EPSTEIN, answers the  
Endorsed Complaint of the Plaintiff Pro Se herein as follows:

1. Denies knowledge and information sufficient to form a  
belief as to the allegations set forth in the unnumbered paragraph  
in the section entitled "Endorsed Complaint".

**AS AND FOR A FIRST AFFIRMATIVE DEFENSE THIS  
ANSWERING DEFENDANT ALLEGES AS FOLLOWS:**

2. Upon information and belief, the causes of action alleged  
in the Endorsed Complaint of the Plaintiff fail to properly state,  
specify or allege a cause of action on which relief can be granted as  
a matter of law.

**AS AND FOR A SECOND AFFIRMATIVE DEFENSE THIS  
ANSWERING DEFENDANT ALLEGES AS FOLLOWS:**

3. Upon information and belief, the Endorsed Complaint fails  
to state a claim as to this answering Defendant upon which an award  
of actual damages can be granted.

**AS AND FOR A THIRD AFFIRMATIVE DEFENSE THIS  
ANSWERING DEFENDANT ALLEGES AS FOLLOWS:**

4. The injuries alleged to have been suffered by the Plaintiff were caused, in whole or in part, by the conduct of Plaintiff. Plaintiff's claims therefore are barred or diminished in the proportion that such culpable conduct of Plaintiff bears to the total culpable conduct causing the damages.

**AS AND FOR A FOURTH AFFIRMATIVE DEFENSE THIS  
ANSWERING DEFENDANT ALLEGES AS FOLLOWS:**

5. That this Court has not acquired personal jurisdiction over the person of this answering Defendant.

**AS AND FOR A FIFTH AFFIRMATIVE DEFENSE THIS  
ANSWERING DEFENDANT ALLEGES AS FOLLOWS:**

6. That if it is determined that this answering Defendant is responsible for the acts alleged in the Endorsed Complaint then Plaintiff failed to take appropriate action to mitigate any damages.

**AS AND FOR A SIXTH AFFIRMATIVE DEFENSE THIS  
ANSWERING DEFENDANT ALLEGES AS FOLLOWS:**

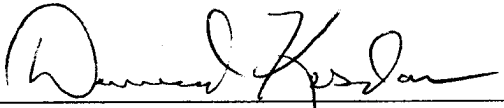
7. Without waiving the First Affirmative Defense, this answering Defendant may not be held liable for any violation of 15 U.S.C. section 1692 et. seq. pursuant to 15 U.S.C. section 1692K. Any violation of 15 U.S.C. section 1692 et. seq. was not intentional and resulted from a bona fide error.

WHEREFORE, this Defendant demands judgment dismissing the Endorsed Complaint, together with costs and disbursements, and in the event any judgment is recovered herein against this Defendant, then this Defendant further demands that such judgment be reduced by the amount which is proportionate to the degree of culpability of plaintiff.

DATED: June 2, 2008  
New York, New York

Yours, etc.

HOEY, KING, TOKER & EPSTEIN  
Attorneys for **Defendant**  
**Credit Bureau Collection**  
**Services, Inc. s/h/a CBCS**  
Office and Post Office Address  
55 Water Street, 29th Floor  
New York, New York 10041-2899  
(212) 612-4200

By:   
\_\_\_\_\_  
David Kasdan (DSK - 5589)

To:

Julia Jones  
Plaintiff Pro Se  
441 Convent Avenue-1st Floor  
New York, New York 10031

Verizon Communications  
Defendant  
140 West Street  
New York, New York 10007

Ledy-Gurren Bass & Siff, L.L.P.  
Attorneys for Defendant, Verizon Communications,  
475 Park Avenue South, 27th Floor  
New York, New York 10016

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SOUTHERN DISTRICT OF NEW YORK

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JULIA JONES

Plaintiff,

**AFFIDAVIT OF SERVICE**

V.

CREDIT BUREAU COLLECTION SERVICES, INC.  
S/H/A CBCS, VERIZON COMMUNICATIONS

Defendants.

-----X

STATE OF NEW YORK )

SS.

COUNTY OF NEW YORK )

Maria M. SanJose, being duly sworn, deposes and says:

1. That I am over the age of eighteen years and not a party to this action and reside in the City of Brooklyn, County of Kings and the State of New York.
2. That on June 2, 2008, I served upon:

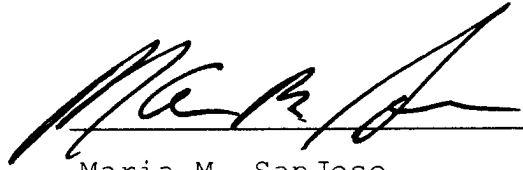
Julia Jones  
Plaintiff Pro Se  
441 Convent Avenue-1st Floor  
New York, New York 10031

Verizon Communications  
Defendant  
140 West Street  
New York, New York 10007

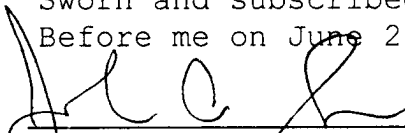
A true copy of the annexed **FEDERAL RULE 7.1 STATEMENT AND ANSWER TO ENDORSED COMPLAINT** by depositing it endorsed in a postpaid properly addressed wrapper, in a post office or, official depository under the exclusive care and custody of the United States Postal Service within the State of New York, at the

address designated by him or her upon the last paper served by him or her in the action.

DATED: June 2, 2008  
New York, New York

  
\_\_\_\_\_  
Maria M. SanJose

Sworn and subscribed  
Before me on June 2, 2008

  
\_\_\_\_\_  
Notary Public

**JOHN A. SERIO**  
Notary Public, State of New York  
No. 01SE6066380  
Qualified in Kings County  
Commission Expires November 28, 2009

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SOUTHERN DISTRICT OF NEW YORK

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JULIA JONES

Plaintiff,

-against-

CREDIT BUREAU COLLECTION SERVICES, INC. S/H/A CBCS,  
VERIZON COMMUNICATIONS

Defendants.

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**FEDERAL RULE 7.1 STATEMENT AND ANSWER TO ENDORSED COMPLAINT**

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HOEY, KING, TOKER & EPSTEIN  
Attorneys for Defendant  
**Credit Bureau Collection Services, Inc. s/h/a CBCS**  
Office and Post Office Address  
55 Water Street, 29th Floor  
New York, New York 10041-2899  
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